

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

Herron, Michael K.

Case No. 19-24527-TPA

Reporting Period: DECEMBER 2019

**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 14 days after end of month

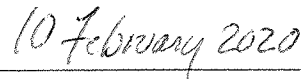
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		X
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)		
Bank Reconciliation			
Copies of bank statements		X	
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.



Signature of Debtor



Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

Herron, Michael K.

Case No. 19-24527-TPA

Debtor

Reporting Period: DECEMBER 2019**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	17.59	
RECEIPTS		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		
Total Receipts	14027.59	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities	580.84	
Insurance	2442.97	
Auto Expense	105.89	
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Household Expenses		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	16.65	
Gifts		
Other (attach schedule) <i>LEGAL FEE</i>	180.00	
Total Ordinary Disbursements	3325.35	
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	0	
Total Disbursements (Ordinary + Reorganization)		
Net Cash Flow (Total Receipts - Total Disbursements)		
Cash - End of Month (Must equal reconciled bank statement)	10702.24	

Herron, Michael K.

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Debtor

Reporting Period: DECEMBER 2019**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
LOAN REPAYMENT	10,000	
TRANSFER / LOAN FROM LLC	610	
TRANSFER / LOAN FROM LLC	900	
TRANSFER / LOAN FROM LLC	2000	
TRANSFER / LOAN FROM LLC	500	
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

Herron, Michael K.

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Case No. 19-24527-TPA

Debtor

Reporting Period: DECEMBER 2019**STATUS OF POSTPETITION TAXES**

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

FORM MOR-4
(9/99)

Herron, Michael K.

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Case No. 19-24527-TPA

Debtor

Reporting Period: DECEMBER 2019**ACCOUNTS RECEIVABLE RECONCILIATION AND AGING**

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		✓
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.	✓	
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	✓	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	✓	



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T STATEMENT OF ACCOUNT

9974-FTD01040010320118121



MICHAEL K HERRON
PERSONAL BANKRUPTCY
CASE 19 24527
1132 SE KINGS BAY DR
CRYSTAL RIVER FL 34429

Page: 1 of 2
Statement Period: Dec 26 2019-Dec 31 2019
Cust Ref #: 4370369435-039-T-###
Primary Account #: [REDACTED] 9435

Chapter 11 Checking

MICHAEL K HERRON
PERSONAL BANKRUPTCY
CASE 19 24527

Account # [REDACTED] 9435

ACCOUNT SUMMARY

Beginning Balance	0.00	Average Collected Balance	416.66
Deposits	500.00	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Ending Balance	500.00	Annual Percentage Yield Earned	0.00%
		Days in Period	6

DAILY ACCOUNT ACTIVITY

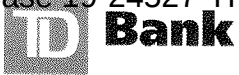
Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/27	DEPOSIT	500.00
	Subtotal:	500.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
12/26	0.00	12/27	500.00





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STATEMENT OF ACCOUNT

000385715 01 AV 0.380 FTD01040010320118157 0023 34 23



MICHAEL K HERRON
1132 SE KINGS BAY DR
CRYSTAL RIVER FL 34429

Page: 1 of 3
Statement Period: Dec 01 2019-Dec 31 2019
Cust Ref #: 8602270721-350-T-###
Primary Account #: [REDACTED] 0721



Private Convenience Checking

MICHAEL K HERRON

Account # [REDACTED] 0721

ACCOUNT SUMMARY

Beginning Balance	17.59	Average Collected Balance	1,270.86
Deposits	11,510.00	Interest Earned This Period	0.00
Electronic Deposits	2,000.00	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	2,499.15	Days in Period	31
Electronic Payments	826.20		
Service Charges	1.00		
Ending Balance	10,201.24		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$0.00	\$175.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/02	MOBILE DEPOSIT	610.00
12/04	MOBILE DEPOSIT	900.00
12/30	MOBILE DEPOSIT	10,000.00
	Subtotal:	11,510.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/09	eTransfer Credit, Online Xfer Transfer from CK 7600718257	2,000.00
	Subtotal:	2,000.00

Checks Paid

No. Checks: 7

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
12/06	3142 ✓	17.10	12/13	3148	593.03 ✓
12/04	3144* ✓	31.71	12/12	3149	1,564.00 ✓
12/04	3146* ✓	72.85	12/12	3153*	40.46 ✓
12/03	3147 ✓	180.00			
			Subtotal:		2,499.15



Bank

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STATEMENT OF ACCOUNT

MICHAEL K HERRON

Page: 3 of 3
 Statement Period: Dec 01 2019-Dec 31 2019
 Cust Ref #: 8602270721-350-T-###
 Primary Account #: [REDACTED] 0721

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
12/03	ACH DEBIT, 86301 CHESAPEAKE PAYMENT ***G*53804	25.00 ✓
12/03	ACH DEBIT, CONTINENTAL LIFE INS PYMT CLI6051483	260.94 ✓
12/05	ELECTRONIC CK PMT-ARC, SPECTRUM - BHN CHECK PMT 3143	153.16 ✓
12/06	ELECTRONIC CK PMT-ARC, DUKE OR PIEDMONT ARC 3140	12.35 ✓
12/06	ELECTRONIC CK PMT-ARC, DUKE OR PIEDMONT ARC 3141	22.11 ✓
12/11	ELECTRONIC CK PMT-ARC, ADT CHECK PYMT 3145	115.67 ✓
12/13	ELECTRONIC CK PMT-ARC, AT&T SERVICES CHECKPAYMT 3150	52.67 ✓
12/19	ELECTRONIC CK PMT-ARC, COX COMM - LOU CHECK PYMT 3151	83.99 ✓
12/23	ELECTRONIC CK PMT-ARC, ENTERGY UTILITY PAYMENT 3152	51.62 ✓
12/24	DEBIT POS, *****70450010241, AUT 122419 DDA PURCHASE WAL MART SUPER CENTER HOMOSASSA * FL	48.69
Subtotal:		826.20

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
12/31	PAPER STATEMENT FEE	1.00
Subtotal:		1.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
11/30	17.59	12/12	1,032.24
12/02	627.59	12/13	386.54
12/03	161.65	12/19	302.55
12/04	957.09	12/23	250.93
12/05	803.93	12/24	202.24
12/06	752.37	12/30	10,202.24
12/09	2,752.37	12/31	10,201.24
12/11	2,636.70		



United States Bankruptcy Court- Western District of Pennsylvania

Case# 19-24527

MOR Reporting Period: **December, 2019**

Explanations/Comments:

Page One: Transition from daily account to DIP account. The ending balance from original 0721 account and the new 9435 account equals the Cash-End of Month total.

Page Five: Q2: as above.